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The second of the two works is a little monograph of some thirty-six pages, reprinted from the pages of "Rough Notes." In it the leading cases which deal with the rights and liabilities of the insurance agent are set forth with comments and criticisms, and a successful effort seems to have been made to collect and arrange the statutory enactments of the several states, which bear upon the subject in hand. The author discusses the following questions: (1) Who is an agent of the company? (2) Classes of agents and their powers; (3) The broker as agent; (4) Of the adjuster; (5) Personal liability of the agent to the company; (6) Personal liability of the agent to the insured; (7) Unlawful discharge of the agent; (8) Ownership of agency, and (9) Statutory penalties. The little book is written in a simple and intelligible style, and will doubtless be found useful, not only to the profession, but to the insurance companies and the agents themselves.

G. W. P.

HALF A CENTURY WITH JUDGES AND LAWYERS. By JOSEPH A. WILLARD, Clerk of the Superior Court of Massachusetts. Boston & New York: Houghton, Mifflin & Co. 1895.

Mr. WILLARD has undertaken to give to the public a more or less connected account of the striking incidents of which he has been a witness during his long term of service in the Massachusetts Courts. He begins his book with a short account of himself and his family. He writes in a pleasant vein, with now and then a touch of acerbity. His own experience as a sailor when a young man leads him to speak thus of RICHARD H. DANA: "Dana went 'Two Years before the Mast,' which was sufficient for him. From my experience I think his work somewhat exaggerated; and from my acquaintance with him and his surroundings in boyhood, I am not surprised, for there could not have been any greater contrast than existed between his life, up to the time he shipped, and the two years he had spent in the fore-castle. I admit his great ability as an orator, but I think that his manners were rather frigid, and he could not let himself down

to the level even of some of those of his own rank of life." Perhaps this is the balancing of an account opened on some occasion in the past when Mr. DANA so far forgot himself as to treat the Clerk with less deference than that which he showed to the court.

As to the rest of the book, suffice it to say that there is in it (as is usually the case in collections of anecdotes) a mixture of the good and the bad, the new and the trite. Of course the author has several times fallen into the error—from which no writer of such a book can be secure—of crediting to a particular judge or lawyer of his acquaintance a witticism which in fact was the repetition of a witticism of the more distant past. But what he tells he tells well, and his pages will doubtless afford entertainment to those who have themselves seen and known the men of whom he writes—and who have, perhaps, themselves been actors in some of the scenes which he describes.

G. W. P.

AMERICAN ELECTRICAL CASES. Edited by WILLIAM W. MORRILL. Vol. II. Albany, N. Y.: Matthew Bender. 1895.

The second volume of *American Electrical Cases* contains over one hundred and fifty complete reports of cases decided between the years 1886–1889. In a "general note" there are memoranda of about twenty-five additional cases, which, for various reasons, were not selected for reprinting in full.

Several very excellent changes have been made in the arrangement of this volume. The cases are grouped together, as far as possible, with reference to their subject-matter, and are not arranged in chronological order as in volume one; and at the end of each syllabus is a list of the cases cited in the following opinion, which are reported in this series, with a reference to the volume and page where each may be found.

The very excellent form of index of volume one, which was in the nature of a short collection of annotations under appropriate headings, has been retained.

EDWARD BROOKS, JR.